

Information to identify the case:

Debtor 1 **Wardell James Christopher Jr.**
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing) _____
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **15-11100-TPA**

Social Security number or ITIN **xxx-xx-7384**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wardell James Christopher Jr.

1/27/21

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wardell James Christopher, Jr.
Debtor

Case No. 15-11100-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin

Page 1 of 2

Date Rcvd: Jan 27, 2021

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2021:

Recip ID	Recipient Name and Address
db	+ Wardell James Christopher, Jr., 450 East 23rd Street, Erie, PA 16503-2014
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14122073	+ Bank of America, N.A., c/o KML Law Group, P.C., Suite 5000, BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
14135790	+ Countrywide Home Loan, Inc., 4500 Port Park Granada, Calabasas, CA 91302-1663
14135791	+ Countrywide Home Loans Inc., 2644 Mosside Blvd., Suite 105, Monroeville, PA 15146-3362
14135792	+ Countrywide Home Loans, Inc., P.O. Box 10423, Van Nuys, CA 91410-0423
14135794	+ Joseph P. Martone, Esquire, Martone & Peasley, 150 West Fifth Street, Erie, PA 16507-2199
14135795	+ Lakeview Loan Servicing LLC, 4425 Ponce De Leon Blvd., Coral Gables, FL 33146-1873
14131897	Lakeview Loan Servicing, LLC, M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221-7748
14135797	+ Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
14135798	Stephanie Christopher, Jacksonville, NC

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 28 2021 05:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2021 03:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 28 2021 05:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 28 2021 03:24:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kthomas@eriefcu.org	Jan 28 2021 03:24:00	Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845
cr	EDI: RECOVERYCORP.COM	Jan 28 2021 05:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14135789	+ EDI: BANKAMER.COM	Jan 28 2021 05:38:00	Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
14135793	Email/Text: kthomas@eriefcu.org	Jan 28 2021 03:24:00	Erie Federal Credit Union, 1109 E. 38th St, Erie, PA 16504-1845
14135796	Email/Text: camanagement@mtb.com	Jan 28 2021 03:24:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221-7748
14164592	EDI: RECOVERYCORP.COM	Jan 28 2021 05:38:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue

District/off: 0315-1

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Date Rcvd: Jan 27, 2021

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14122950

EDI: RECOVERYCORP.COM

Jan 28 2021 05:38:00

Suite 1120, Miami FL 33131-1605

Recovery Management Systems Corporation, 25
S.E. 2nd Avenue, Suite 1120, Miami, FL
33131-1605

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC c/o M& T Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Christopher M. McMonagle	on behalf of Creditor Lakeview Loan Servicing LLC cmemonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Gary V. Skiba	on behalf of Creditor Erie Federal Credit Union gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com
Maria Miksich	on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmllawgroup.com
Michael S. Janin	on behalf of Debtor Wardell James Christopher Jr. mjanjanin@quinnfirm.com, mboni@quinnfirm.com;mmnquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;knottingham@quinnfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecc@chapter13trusteedpa.com
William E. Miller	on behalf of Creditor Lakeview Loan Servicing LLC wmillier@friedmanvartolo.com, wedwardmiller@gmail.com

TOTAL: 8